

\$\$\$ PLANNING TO RETIRE SOON? \$\$\$
EARLY PREPARATION IS ESSENTIAL

If you are planning to retire within the next 12 months (or sooner) this information is for you! Although it may not seem close enough for you, now is really the time to initiate your retirement process!

For Army employees, all retirements are processed through the Army Benefits Center-Civilian (ABC-C). The ABC-C strongly suggests that you initiate your retirement process by submitting your application within at least 120 days in advance of your retirement date. This is especially true if you are planning to retire during the upcoming months. Please note that retirement is not an "electronic" process - you must complete a retirement package and mail to the ABC-C. To help ensure a smooth transition into retirement, just follow the steps below:

\$\$ ONE YEAR IN ADVANCE \$\$

* Retirement Education: It's time to learn about the retirement process. Visit the ABC-C web site at <https://www.abc.army.mil/> and check out the ABC-C's Retirement Frequently Asked Questions (FAQs) and the Retirement General Information. (You may also obtain this information from the ABC-C Fax Back system, see below). Additionally, visit the OPM web site to review retirement publications on various topics - suggested reading: "Thinking About Retirement" as well as many others - just click below:

CSRS Retirement Publications

<http://www.opm.gov/retire/html/library/csrs.html>

FERS Retirement Publications

<http://www.opm.gov/retire/html/library/fers.html>

* Service/OPF Review: Are you receiving credit for all of the federal service that you have performed? Maybe you once worked for the Census Bureau or served on a temporary Christmas appointment with the Postal Service. These are just a few examples of service that employees may forget to claim upon hire, but may very well be creditable. To find out if a particular period of service is creditable or not, you may refer to Chapter 20 of the CSRS and FERS Handbook at

<http://www.opm.gov/asd/hod/pdf/C020.pdf>. You are encouraged to review your Official Personnel Folder (OPF) at this time to verify that all of your service is documented in your file. Your supervisor can arrange for you to review your OPF at your local CPAC.

* Beneficiary Designations: While reviewing your OPF, make note of any beneficiary designations, if any, on file. Keep in mind that not all designations are retained in the OPF - FEGLI, FERS and Unpaid Compensation will be on file in the OPF, while CSRS and TSP designations are on file with OPM and the TSP Service Office, respectively. If you wish to update your forms, just click on the link below for "retirement forms". Please be advised that beneficiary designations are not valid unless properly completed, witnessed, and signed and dated by you! The below document provides additional information and instructions.

<<[Beneficiary Designation Guide.pdf](#)>>

* Post-56 Military Deposit: If you have not already paid your Post-56 military deposit, but wish to do so before you retire, you should initiate the process at this time. The below document provides additional information and instructions.

<<[POST56INFO.pdf](#)>>

* Personal Statement of Benefits (Annuity Estimate): You may obtain your statement at <https://www.abc.army.mil/>- select Retirement, then Benefit Change. After logging into the system, click on Retirement, Personal Retirement Information, then Personal Statement of Benefits.

NOTE: If you have service under the following categories, please contact a counselor concerning your annuity estimate: present or past part-time work schedule, NAF service, elected to transfer to FERS, taken a refund of retirement contributions for a past period of service, have not paid a deposit for Post-56 military service or have not made a deposit for a period of nondeduction service (temporary service).

\$\$ SIX MONTHS IN ADVANCE \$\$

* It's time to obtain and complete your retirement application. You may obtain all retirement-related forms, beneficiary forms, and helpful ABC-C Fact Sheets by clicking on the following link: <https://www.abc.army.mil/Information/ABCRetirement/Forms/Forms.asp>. You may also obtain these forms from the ABC-C Fax Back option. Select option number (6) from the main menu of the ABC-C phone system. Then, select the option to request an index of available documents. You can review the list and have retirement forms, fact sheets and general information documents faxed to you.

* You will need to make a few decisions when completing your retirement application. First, if you are eligible, and wish to carry your Federal Employees Group Life Insurance (FEGLI) into retirement, you will need to make an election concerning the amount of coverage you wish to carry past age 65 for your Basic Life, and Option B and Option C (if applicable). To learn more about carrying FEGLI into retirement, check out the FEGLI handbook at the following link: <http://www.opm.gov/insure/life/handbook/Annuits3.htm#procedures%20for%20retiring%20employees>

* You will also need to make a decision concerning a survivor annuity election for your current and/or former spouse. If you are currently married and do not wish to elect the maximum survivor benefit, your spouse must consent to your election of a lesser annuity or no annuity. If you have a former spouse who was awarded a court-ordered survivor benefit, you must make your election accordingly.

* If you need to speak with a benefits counselor throughout the retirement process, you may do so by calling the ABC-C at 1-877-276-9287 (toll-free from a touch tone telephone), Monday through Friday, from 6:00 a.m. to 6:00 p.m. (Central Time).

\$\$ SUBMITTING YOUR APPLICATION \$\$

* Within 90-120 days (or more) of your retirement, your completed retirement application should be sent to the ABC-C. Please ensure that you have submitted all of the required forms and that each has been properly completed, signed and dated. Once your application has been

submitted, remind your supervisor to submit the Request for Personnel Action for your retirement as soon as possible.

ARMY BENEFITS CENTER-CIVILIAN

Southwest CPOC

301 Marshall Avenue

Fort Riley, KS 66442-5004

<https://www.abc.army.mil/>

1-877-276-ARMY-CTR

(1-877-276-9287)

TDD: 1-877-276-9833